

**AMENDMENTS TO THE CLAIMS:**

This listing of claims will replace all prior versions, and listings, of claims in the application:

**Listing of Claims:**

1. (Previously presented) The method of claim 2, further comprising wherein the client demand account funds for at least one client are held in insured interest-bearing deposit accounts among a fixed plurality of banking institutions so that FDIC insurance coverage greater than the maximum FDIC insurance coverage is obtained for that client.

2. (Previously presented) A method for managing a plurality of client demand accounts for one or more clients, wherein said client demand account funds are held in one or more FDIC-insured and interest-bearing deposit accounts, which are not NOW accounts, at one or more banking institutions, said method comprising:

administering clients' deposits and/or transfers to and withdrawals and/or transfers from each of said client demand accounts;

determining on a regular basis one or more net transactions as sums of said deposits and/or transfers to and said withdrawals and/or transfers from said client demand accounts;

causing funds to be deposited and/or transferred to or withdrawn and/or transferred from said one or more FDIC-insured and interest-bearing deposit accounts based on the determination of said one or more net transactions, so that FDIC insurance coverage greater than the maximum FDIC insurance coverage allowed for each depositor in a FDIC-insured banking institution is effectively provided for each client, and wherein the manner of making said withdrawals and/or transfers from at least one of said FDIC-insured and interest-bearing deposit accounts preserves that account's interest-bearing status regardless of the number of said withdrawals and/or transfers from said at least one of said FDIC-insured and interest-bearing deposit accounts made during a month;

updating a database, maintained on one or more computers, comprising information for each client demand account with that client's deposits and/or transfers to and withdrawals and/or transfers from said each client demand account;

determining whether each client's funds held in a banking institution are more than a specified amount; and

distributing any amounts over said specified amount into at least one other FDIC-insured and interest-bearing deposit account at at least one other banking institution.

3. (Previously presented) The method of claim 2, wherein clients' funds are deposited and/or transferred into their client demand accounts by at least one method selected from the group consisting of check or draft, wire or electronic transfer, ACH, third party credits, and a sweep from another account.

4. (Previously Presented) The method of claim 2, wherein said specified amount is more than said maximum FDIC insurance coverage minus a predetermined amount but less than or equal to said maximum FDIC insurance coverage.

5. (Previously presented) The method of claim 2, further comprising a step of determining a client's preferences for the amount of funds to be held in each of said FDIC-insured and interest-bearing deposit accounts.

6. (Cancelled) A computer system for managing a plurality of client demand accounts for one or more clients, wherein said client demand account funds are held in one or more FDIC-insured and interest-bearing deposit accounts, which are not NOW accounts, at one or more banking institutions, said system comprising:

a database comprising information for each client demand account; and

a computer programmed to perform the steps of

administering clients' deposits and/or transfers to and withdrawals and/or transfers from each of said client demand accounts;

determining on a regular basis one or more net transactions as sums of said client deposits and/or transfers to and withdrawals and/or transfers from said client demand accounts;

determining from said net transactions whether to deposit and/or transfer funds to or withdraw and/or transfer funds from said one or more FDIC-insured and interest-bearing deposit accounts, so that FDIC insurance coverage greater than the maximum FDIC insurance coverage allowed for each depositor in a FDIC-insured banking institution is effectively provided for each client, and wherein the manner of making transfers and/or withdrawals from at least one of said FDIC-insured and interest-bearing deposit accounts preserves that account's interest-bearing status regardless of the number of said transfers and/or withdrawals from said at least one of said FDIC-insured and interest-bearing deposit accounts actually made during a month; and

updating the database with each client's deposits and/or transfers to and withdrawals and/or transfers from said each client demand account.

7. (Cancelled) The computer system of claim 6, wherein the clients' withdrawals and/or transfers from their demand accounts are by at least one method selected from the group consisting of drafts or checks, credit card, debit card, sweeps, wire or electronic transfers, and combinations thereof.

8. (Cancelled) The computer system of claim 6, wherein the clients' deposits and/or transfers to their demand accounts are by at least one method selected from the group consisting of drafts or checks, sweeps, wire or electronic transfers, ACH credits, third party credits, and combinations thereof.

9. (Cancelled) The computer system of claim 6 further programmed for determining whether each client's funds at a banking institution are more than a specified amount, and

distributing any amounts over said specified amount into at least one other FDIC-insured and interest-bearing deposit account at at least one other banking institution.

10. (Cancelled) The computer system of claim 6 further programmed for authorizing or rejecting payments requested from at least one client's demand account.

11. (Cancelled) The computer system of claim 6 further programmed for distributing interest earned on at least one of said FDIC-insured and interest-bearing deposit accounts among the clients' demand accounts.

12. (Cancelled) The computer system of claim 6 wherein said database comprises, for each client, information concerning the amount of that client's funds held in the FDIC-insured and interest-bearing deposit accounts.

13. (Previously presented) The method of claim 2 wherein net transactions are determined for the clients' demand accounts.

14. (Previously presented) The method of claim 2 wherein net transactions are determined for each banking institution.

15. (Previously presented) The method of claim 2 wherein funds are deposited and/or transferred to or withdrawn and/or transferred from each banking institution so that each client's funds at a banking institution do not exceed a specified amount.

16. (Previously presented) The method of claim 2 further comprising a step of authorizing or rejecting payments requested from at least one client's demand account.

17. (Previously presented) The method of claim 2 wherein said database comprises, for each client, information concerning the amount of that client's funds held in the FDIC-insured and interest-bearing deposit accounts and in said banking institutions.

18. (Previously presented) The method of claim 2 wherein clients' funds are withdrawn and/or transferred from their client demand accounts by at least one method selected from the group consisting of drafts or checks, credit card, debit card, sweeps, wire or electronic transfers, ACH debits, and combinations thereof.

19. (Previously presented) The method of claim 5 wherein funds are deposited and/or transferred to or withdrawn and/or transferred from said FDIC-insured and interest-bearing deposit accounts in dependence on the pre-determined client preferences.

20. (Previously presented) The method of claim 24, further comprising wherein the client demand account funds for at least one client are held in insured interest-bearing deposit accounts among a fixed plurality of banking institutions so that FDIC insurance coverage greater than the maximum FDIC insurance coverage is obtained for that client.

21. (Previously presented) The method of claim 24 further comprising a step of receiving client transactions against the client demand accounts.

22. (Previously presented) The method of claim 24 wherein net transactions are determined for client demand accounts.

23. (Previously presented) The method of claim 24 wherein net transactions are determined for each banking institution.

24. (Previously presented) A method for managing a plurality of client demand accounts, the funds for the client accounts being held in one or more insured and

interest-bearing deposit accounts, which are not NOW accounts, at one or more banking institutions, said method comprising:

- administering client deposit, withdrawal, and transfer transactions against their client demand accounts by crediting or debiting client funds in the insured and interest-bearing deposit accounts so that each client's funds held in each banking institution do not exceed a specified amount;

- determining on a regular basis one or more net transactions as sums of the credited and debited transactions;

- on a regular basis, causing funds to be deposited and/or transferred to or withdrawn and/or transferred from the insured and interest-bearing deposit accounts at said banking institutions in dependence on the pre-determined one or more net transactions wherein the manner of making transfers and/or withdrawals from at least one of said insured and interest-bearing deposit accounts preserves that account's interest-bearing status regardless of the number of said transfers and/or withdrawals from said at least one of said insured and interest-bearing deposit accounts made during a month;

- updating a database, maintained on one or more computers, comprising client information for each client demand account with the received transactions against the client demand accounts;

- determining whether each client's funds at a banking institution are more than said specified amount; and

- distributing any amounts over said specified amount into at least one other insured and interest-bearing deposit account at at least one other banking institution.

25. (Previously presented) The method of claim 24 wherein said specified amount is more than the maximum FDIC insurance coverage allowed for each depositor in a FDIC-insured banking institution minus a predetermined amount but less than or equal to said maximum FDIC insurance coverage so that FDIC insurance greater than said maximum FDIC insurance coverage is effectively provided for each client.

26. (Previously presented) The method of claim 24, wherein clients' funds are deposited and/or transferred into said client demand accounts by at least one method selected from the group consisting of check or draft, wire or electronic transfer, ACH credit, third party credits, and a sweep from another account.

27. (Previously presented) The method of claim 24 wherein clients' funds are withdrawn and/or transferred from the client demand accounts by at least one method selected from the group consisting of drafts or checks, credit card, debit card, sweeps, wire or electronic transfers, ACH debits, and combinations thereof.

28. (Previously presented) The method of claim 24 wherein the insured and interest-bearing deposit accounts are selected for crediting client deposits and/or transfers to and debiting client withdrawals and/or transfers from said client demand accounts in dependence on pre-determined client preferences.

29. (Withdrawn) A computer system for managing a plurality of client demand accounts, the funds for said client demand accounts being held in one or more insured and interest-bearing deposit accounts, which are not NOW accounts, at one or more banking institutions, said system comprising:

a database comprising information for each client demand account including the amount of each client's funds held in said insured and interest-bearing deposit accounts,

a computer programmed to perform the steps of

administering client deposit, withdrawal, and transfer transactions by crediting or debiting client funds in the insured and interest-bearing deposit accounts so that each client's funds held in each banking institution do not exceed a specified amount;

determining on a regular basis one or more net transactions as sums of the credited and debited client transactions;

on a regular basis, causing funds to be deposited and/or transferred to or withdrawn and/or transferred from the insured and interest-bearing deposit accounts at said banking institutions in dependence on the pre-determined one or more net transactions,

wherein the manner of making transfers and/or withdrawals from at least one of said insured and interest-bearing deposit accounts preserves that account's interest-bearing status regardless of the number of said transfers and/or withdrawals from said at least one of said insured and interest-bearing deposit account actually made during a month; and

updating a database comprising client information for each client demand account with the received transactions against the demand client accounts.

30. (Previously presented) The method of Claim 2 wherein one or more of the transfers and/or withdrawals from at least one of said FDIC-insured and interest-bearing deposit accounts are requested in person.

31. (Previously presented) The method of Claim 2 wherein one or more of the transfers and/or withdrawals from at least one of said FDIC-insured and interest-bearing deposit accounts are requested by mail.

32. (Previously presented) The method of Claim 2 wherein one or more of the transfers and/or withdrawals from at least one of said FDIC-insured and interest-bearing deposit accounts are requested by messenger.

33. (Previously presented) The method of Claim 2 wherein one or more of the transfers and/or withdrawals from at least one of said FDIC-insured and interest-bearing deposit accounts are requested by telephone and distributed by mail.

34. (Previously presented) The method of Claim 2 wherein one or more of the transfers and/or withdrawals from at least one of said FDIC-insured and interest-bearing deposit accounts are requested by automated teller machine.



35. (Cancelled) The computer system of Claim 6 wherein one or more of the transfers and/or withdrawals from at least one of said FDIC-insured and interest-bearing deposit accounts are requested in person.

36. (Cancelled) The computer system of Claim 6 wherein one or more of the transfers and/or withdrawals from at least one of said FDIC-insured and interest-bearing deposit accounts are requested by mail.

37. (Cancelled) The computer system of Claim 6 wherein one or more of the transfers and/or withdrawals from at least one of said FDIC-insured and interest-bearing deposit accounts are requested by messenger.

38. (Cancelled) The computer system of Claim 6 wherein one or more of the transfers and/or withdrawals from at least one of said FDIC-insured and interest-bearing deposit accounts are requested by telephone and distributed by mail.

39. (Cancelled) The computer system of Claim 6 wherein one or more of the transfers and/or withdrawals from at least one of said FDIC-insured and interest-bearing deposit accounts are requested by automated teller machine.

40. (Previously presented) The method of Claim 24 wherein one or more of the transfers and/or withdrawals from at least one of said insured and interest-bearing deposit accounts are requested in person.

41. (Previously presented) The method of Claim 24 wherein one or more of the transfers and/or withdrawals from at least one of said insured and interest-bearing deposit accounts are requested by mail.

42. (Previously presented) The method of Claim 24 wherein one or more of the transfers and/or withdrawals from at least one of said insured and interest-bearing deposit accounts are requested by messenger.

43. (Previously presented) The method of Claim 24 wherein one or more of the transfers and/or withdrawals from at least one of said insured and interest-bearing deposit accounts are requested by telephone and distributed by mail.

44. (Previously presented) The method of Claim 24 wherein one or more of the transfers and/or withdrawals from at least one of said insured and interest-bearing deposit accounts are requested by automated teller machine.

45. (Cancelled) The computer system of Claim 29 wherein one or more of the transfers and/or withdrawals from at least one of said insured and interest-bearing deposit accounts are requested in person.

46. (Cancelled) The computer system of Claim 29 wherein one or more of the transfers and/or withdrawals from at least one of said insured and interest-bearing deposit accounts are requested by mail.

47. (Cancelled) The computer system of Claim 29 wherein one or more of the transfers and/or withdrawals from at least one of said insured and interest-bearing deposit accounts are requested by messenger.

48. (Cancelled) The computer system of Claim 29 wherein one or more of the transfers and/or withdrawals from at least one of said insured and interest-bearing deposit accounts are requested by telephone and distributed by mail.

49. (Withdrawn) The computer system of Claim 29 wherein one or more of the transfers and/or withdrawals from at least one of said insured and interest-bearing deposit accounts are requested by automated teller machine.

50. (Previously presented) The method of claim 51, further comprising wherein the client demand account funds for at least one client are held in insured interest-bearing deposit accounts among a fixed plurality of banking institutions so that FDIC insurance coverage greater than the maximum FDIC insurance coverage is obtained for that client.

51. (Previously presented) A method for managing a plurality of client demand accounts for one or more clients, wherein the client demand account funds are held in one or more FDIC-insured and interest-bearing deposit accounts, which are not NOW accounts, at one or more banking institutions, said method comprising:

administering clients' deposits and/or transfers to and withdrawals and/or transfers from each of said client demand accounts;

determining on a regular basis one or more net transactions as sums of said deposits and/or transfers to and withdrawals and/or transfers from said client demand accounts;

causing funds to be deposited and/or transferred to or withdrawn and/or transferred from said one or more FDIC-insured and interest-bearing deposit accounts based on the determination of the one or more net transactions, so that FDIC insurance coverage greater than the maximum FDIC insurance coverage allowed for each depositor in a FDIC-insured banking institution is effectively provided for each client, and wherein more than six (6) transfers and/or withdrawals are made during a month from at least one of said FDIC-insured and interest-bearing deposit accounts;

updating a database, maintained on one or more computers, comprising information for each client demand account with said deposits and/or transfers to and said withdrawals and/or transfers from said each client demand account;

determining whether each client's funds held in a banking institution are more than a specified amount; and

distributing any amounts over said specified amount into at least one other FDIC-insured and interest-bearing deposit account at at least one other banking institution.

52. (Previously presented) The method of claim 51, wherein clients' funds are deposited and/or transferred to said client demand accounts by at least one method selected from the group consisting of check or draft, wire or electronic transfer, ACH credit, third party credits, and a sweep from another account.

53. (Previously Presented) The method of claim 51, wherein said specified amount is more than said maximum FDIC insurance coverage minus a predetermined amount but less than or equal to said maximum FDIC insurance coverage.

54. (Previously presented) The method of claim 51, further comprising a step of determining a client's preferences for the amount of funds to be held in each of said FDIC-insured and interest-bearing deposit accounts.

55. (Previously presented) The method of claim 51 wherein funds are deposited and/or transferred to or withdrawn and/or transferred from said FDIC-insured and interest-bearing deposit accounts in dependence on the pre-determined client preferences.

56. (Previously presented) The method of claim 51 wherein one or more net transactions are determined for said client demand accounts.

57. (Previously presented) The method of claim 51 wherein one or more net transactions are determined for each banking institution.

58. (Previously presented) The method of claim 51 wherein funds are deposited and/or transferred to or withdrawn and/or transferred from each banking institution so that each client's funds at a banking institution do not exceed a specified amount.

59. (Previously presented) The method of claim 51 further comprising a step of authorizing or rejecting payments requested from at least one client demand account.

60. (Previously presented) The method of claim 51 wherein said database comprises, for each client, information concerning the amount of that client's funds held in said FDIC-insured and interest-bearing deposit accounts in the banking institutions.

61. (Previously presented) The method of claim 51 wherein clients' funds are withdrawn and/or transferred from said client demand accounts by at least one method selected from the group consisting of drafts or checks, credit card, debit card, sweeps, wire or electronic transfers, ACH debits, and combinations thereof.

62. (Previously presented) The method of Claim 51 wherein one or more of the transfers and/or withdrawals from at least one of said FDIC-insured and interest-bearing deposit accounts are requested in person.

63. (Previously presented) The method of Claim 51 wherein one or more of the transfers and/or withdrawals from at least one of said FDIC-insured and interest-bearing deposit accounts are requested by mail.

64. (Previously presented) The method of Claim 51 wherein one or more of the transfers and/or withdrawals from at least one of said FDIC-insured and interest-bearing deposit accounts are requested by messenger.

65. (Previously presented) The method of Claim 51 wherein one or more of the transfers and/or withdrawals from at least one of said FDIC-insured and interest-bearing deposit accounts are requested by telephone and distributed by mail.

66. (Previously presented) The method of Claim 51 wherein one or more of the transfers and/or withdrawals from at least one of said FDIC-insured and interest-bearing deposit accounts are requested by automated teller machine.

67. (Withdrawn) A computer system for managing a plurality of client demand accounts for one or more clients, wherein the client demand account funds are held in one or more FDIC-insured and interest-bearing deposit accounts, which are not NOW accounts, at one or more banking institutions, said system comprising:

a database comprising information for each client demand account; and

a computer programmed to perform the steps of

administering clients' deposits and/or transfers to and withdrawals and/or transfers from each of said client demand accounts;

determining on a regular basis one or more net transactions as sums of the said client deposits and/or transfers to and withdrawals and/or transfers from their client demand accounts;

determining from the one or more net transactions whether to deposit and/or transfer funds to or withdraw and/or transfer funds from said one or more FDIC-insured and interest-bearing deposit accounts, so that FDIC insurance coverage greater than the maximum FDIC insurance coverage allowed for each depositor in a FDIC-insured banking institution is effectively provided for each client, and wherein more than six (6) transfers and/or withdrawals are made during a month from at least one of said FDIC-insured and interest-bearing deposit accounts; and

updating said database with each client's said deposits and/or transfers to and said withdrawals and/or transfers from said each client's demand account.

68. (Withdrawn) The computer system of claim 67, wherein clients' funds are withdrawn and/or transferred from said client demand accounts by at least one method selected from the group consisting of drafts or checks, credit card, debit card, sweeps, wire or electronic transfers, ACH debits, and combinations thereof.

69. (Withdrawn) The computer system of claim 67, wherein clients' funds are deposited and/or transferred into said client demand accounts by at least one method selected from the group consisting of check or draft, wire or electronic transfer, ACH credit, third party credits, and a sweep from another account.

70. (Withdrawn) The computer system of claim 67 further programmed for determining whether each client's funds in said FDIC-insured and interest-bearing deposit accounts at a banking institution are more than a specified amount, and distributing any amounts over said specified amount into at least one other FDIC-insured and interest-bearing deposit account at at least one other banking institution.

71. (Withdrawn) The computer system of claim 67 further programmed for authorizing or rejecting payments requested from at least one client's demand account.

72. (Withdrawn) The computer system of claim 67 further programmed for distributing interest earned on at least one of said FDIC-insured and interest-bearing deposit accounts among said client demand accounts.

73. (Withdrawn) The computer system of claim 67 wherein said database comprises, for each client, information concerning the amount of that client's funds held in said FDIC-insured and interest-bearing deposit accounts.

74. (Withdrawn) The computer system of Claim 67 wherein one or more of the transfers and/or withdrawals from at least one of said FDIC-insured and interest-bearing deposit accounts are requested in person.

75. (Withdrawn) The computer system of Claim 67 wherein one or more of the transfers and/or withdrawals from at least one of said FDIC-insured and interest-bearing deposit accounts are requested by mail.

76. (Withdrawn) The computer system of Claim 67 wherein one or more of the transfers and/or withdrawals from at least one of said FDIC-insured and interest-bearing deposit accounts are requested by messenger.

77. (Withdrawn) The computer system of Claim 67 wherein one or more of the transfers and/or withdrawals from at least one of said FDIC-insured and interest-bearing deposit accounts are requested by telephone and distributed by mail.

78. (Withdrawn) The computer system of Claim 67 wherein one or more of the transfers and/or withdrawals from at least one of said FDIC-insured and interest-bearing deposit accounts are requested by automated teller machine.

79. (Previously presented) The method of claim 83, further comprising wherein the client demand account funds for at least one client are held in insured interest-bearing deposit accounts among a fixed plurality of banking institutions so that FDIC insurance coverage greater than the maximum FDIC insurance coverage is obtained for that client.

80. (Previously presented) The method of claim 83 further comprising a step of receiving client transactions against said client demand accounts.

81. (Previously presented) The method of claim 83 wherein one or more net transactions are determined for said client demand accounts.

82. (Previously presented) The method of claim 83 wherein one or more net transactions are determined for each of said banking institutions.



83. (Previously presented) A method for managing a plurality of client demand accounts, the funds for the client demand accounts being held in one or more insured and interest-bearing deposit accounts, which are not NOW accounts, at one or more banking institutions, said method comprising:

administering client deposit, withdrawal, and transfer transactions against their client demand accounts by crediting or debiting client funds in said insured and interest-bearing deposit accounts so that each client's funds held in each banking institution do not exceed a specified amount;

determining on a regular basis one or more net transactions as sums of the credited and debited transactions;

on a regular basis, causing funds to be deposited and/or transferred to or withdrawn and/or transferred from said insured and interest-bearing deposit accounts at said banking institutions in dependence on the pre-determined one or more net transactions wherein more than six (6) transfers and/or withdrawals are made during a month from at least one of said insured and interest-bearing deposit accounts;

updating a database, maintained on one or more computers, comprising client information for each client demand account with said transactions received against said client demand accounts;

determining whether each client's funds at a banking institution are more than a specified amount; and

distributing any amounts over said specified amount into at least one other insured and interest-bearing deposit account at at least one other banking institution.

84. (Previously presented) The method of claim 83 wherein the specified amount is more than the maximum FDIC insurance coverage allowed for each depositor in a FDIC-insured banking institution minus a predetermined amount but less than or equal to said maximum FDIC insurance coverage so that FDIC insurance coverage greater than said maximum FDIC insurance coverage is effectively provided for each client.

85. (Previously presented) The method of claim 83, wherein clients' funds are deposited and/or transferred into said client demand accounts by at least one method selected from the group consisting of check or draft, wire or electronic transfer, ACH credit, third party credits, and a sweep from another account.

86. (Previously presented) The method of claim 83 wherein clients' funds are withdrawn and/or transferred from said client demand accounts by at least one method selected from the group consisting of drafts or checks, credit card, debit card, sweeps, wire or electronic transfers, ACH debits, and combinations thereof.

87. (Previously presented) The method of claim 83 wherein said insured and interest-bearing deposit accounts are selected for crediting client deposits and/or transfers to said client demand account and debiting client withdrawals and/or transfers from said client demand account in dependence on pre-determined client preferences.

88. (Previously presented) The method of Claim 83 wherein one or more of the transfers and/or withdrawals from at least one of said insured and interest-bearing deposit accounts are requested in person.

89. (Previously presented) The method of Claim 83 wherein one or more of the transfers and/or withdrawals from at least one of said insured and interest-bearing deposit accounts are requested by mail.

90. (Previously presented) The method of Claim 83 wherein one or more of the transfers and/or withdrawals from at least one of said insured and interest-bearing deposit accounts are requested by messenger.

91. (Previously presented) The method of Claim 83 wherein one or more of the transfers and/or withdrawals from at least one of said insured and interest-bearing deposit accounts are requested by telephone and distributed by mail.

92. (Previously presented) The method of Claim 83 wherein one or more of the transfers and/or withdrawals from at least one of said insured and interest-bearing deposit accounts are requested by automated teller machine.

93. (Withdrawn) A computer system for managing a plurality of client demand accounts, the funds for said client demand accounts being held in one or more insured and interest-bearing deposit accounts, which are not NOW accounts, at one or more banking institutions, said system comprising:

a database comprising information for each client demand account including the amount of each client's funds held in said insured and interest-bearing deposit accounts,

a computer programmed to perform the steps of

administering client deposit, withdrawal, and transfer transactions by crediting or debiting client funds in said insured and interest-bearing deposit accounts so that each client's funds held in each banking institution do not exceed a specified amount;

determining on a regular basis one or more net transactions as sums of the credited and debited transactions;

on a regular basis, causing funds to be deposited and/or transferred to or withdrawn and/or transferred from said insured and interest-bearing deposit accounts at said banking institutions in dependence on the pre-determined one or more net transactions, wherein more than six (6) transfers and/or withdrawals are made during a month from at least one of said insured and interest-bearing deposit accounts; and

updating said database comprising client information for each client demand account with said transactions received against said client demand accounts.

94. (Withdrawn) The computer system of Claim 93 wherein one or more of the transfers and/or withdrawals from at least one of said insured and interest-bearing deposit accounts are requested in person.

95. (Withdrawn) The computer system of Claim 93 wherein one or more of the transfers and/or withdrawals from at least one of said insured and interest-bearing deposit accounts are requested by mail.

96. (Withdrawn) The computer system of Claim 93 wherein one or more of the transfers and/or withdrawals from at least one of said insured and interest-bearing deposit accounts are requested by messenger.

97. (Withdrawn) The computer system of Claim 93 wherein one or more of the transfers and/or withdrawals from at least one of said insured and interest-bearing deposit accounts are requested by telephone and distributed by mail.

98. (Withdrawn) The computer system of Claim 93 wherein one or more of the transfers and/or withdrawals from at least one of said insured and interest-bearing deposit accounts are requested by automated teller machine.

99. (Previously presented) A method for managing a plurality of client demand accounts for one or more clients, wherein the client demand account funds are held in one or more insured money market deposit accounts, which are not NOW accounts, at one or more banking institutions, said method comprising:

providing a database, maintained on one or more computers, comprising client information for each client demand account;

administering clients' deposits and/or transfers to and withdrawals and/or transfers from their client demand accounts;

authorizing or rejecting the use of funds in a particular client's demand account for each payment requested from that client's demand account;

determining on a regular basis one or more net transactions aggregated across all of said clients' deposits and/or transfers to and withdrawals from their demand accounts;

depositing and/or transferring funds to or withdrawing and/or transferring funds from said one or more insured money market deposit accounts based on said one or more net transactions so that FDIC insurance coverage greater than the maximum FDIC insurance coverage allowed for each depositor in an FDIC-insured banking institution is effectively provided for each client, and wherein the manner of making transfers and/or withdrawals from at least one of said insured money market deposit accounts preserves that account's interest-bearing status regardless of the number of said transfers and/or withdrawals from at least one of said insured money market deposit accounts made during a month;

wherein the depositing and/or transferring step further comprises

determining whether each client's funds held in a banking institution are more than a specified amount; and

distributing any amounts over said specified amount into at least one other insured money market deposit account at at least one other banking institution;

distributing interest paid on at least one of said insured money market deposit accounts to said client demand accounts; and

updating the database with each client's deposit and authorized withdrawal.

100. (Previously Presented) The method of Claim 99, wherein at least one withdrawal or transfer from at least one client demand account is made by a method selected from the group consisting of drafts or checks, credit card, debit card, sweeps, wire or electronic transfers, ACH debits, and combinations thereof.

101. (Previously Presented) The method of Claim 99, wherein at least one deposit or transfer into at least one client demand account is made by a method selected from the group consisting of check or draft, wire or electronic transfer, ACH credit, third party credits, and a sweep from one of the client's other accounts another account.

102. (Previously Presented) The method of Claim 99 wherein one or more of the transfers and/or withdrawals from at least one of said insured money market deposit accounts are requested in person.

103. (Previously Presented) The method of Claim 99 wherein one or more of the transfers and/or withdrawals from at least one of said insured money market deposit accounts are requested by mail.

104. (Previously Presented) The method of Claim 99 wherein one or more of the transfers and/or withdrawals from at least one of said insured money market deposit accounts are requested by messenger.

105. (Previously Presented) The method of Claim 99 wherein one or more of the transfers and/or withdrawals from at least one of said insured money market deposit accounts are requested by telephone and distributed by mail.

106. (Previously Presented) The method of Claim 99 wherein one or more of the transfers and/or withdrawals from at least one of said insured money market deposit accounts are requested by automated teller machine.

107. (Withdrawn) A system for managing a plurality of client demand accounts for one or more clients, wherein the client demand account funds are held in one or more insured money market deposit accounts, which are not NOW accounts, at one or more banking institutions, said system comprising:

- a database comprising client information for each client demand account;

- a device for administering clients' deposits and/or transfers to and withdrawals and/or transfers from their client demand accounts;

- a device for authorizing or rejecting the use of funds in a particular client's demand account for each payment requested from that client's demand account;

a device for determining on a regular basis one or more net transactions aggregated across all of said clients' deposits and/or transfers to and withdrawals and/or transfers from their client demand accounts;

a comparison device for determining from said one or more net transactions whether to deposit and/or transfer funds to or withdraw and/or transfer funds from said one or more insured money market deposit accounts;

a device for processing deposits and/or transfers of said funds to or withdrawals and/or transfers of said funds from said one or more insured money market deposit accounts based on said one or more net transactions, wherein the manner of making transfers and/or withdrawals from at least one of said insured money market deposit accounts preserves that account's interest-bearing status regardless of the number of said transfers and/or withdrawals from at least one of said insured money market deposit accounts actually made during a month;

a device for distributing interest earned on at least one of said insured money market deposit accounts to said client demand accounts; and

a device for updating said database with each client's deposits and authorized payments.

108. (Withdrawn) The system of Claim 107, wherein at least one withdrawal or transfer from at least one client demand account is made by a method selected from the group consisting of drafts or checks, credit card, debit card, sweeps, wire or electronic transfers, ACH debits, and combinations thereof.

109. (Withdrawn) The system of Claim 107, wherein at least one deposit or transfer into at least one client demand account is made by a method selected from the group consisting of check or draft, wire or electronic transfer, ACH credit, third party credits, and a sweep from one of the client's other accounts another account.

110. (Withdrawn) The system of Claim 107 wherein one or more of the transfers and/or withdrawals from at least one of said insured money market deposit accounts are requested in person.

111. (Withdrawn) The system of Claim 107 wherein one or more of the transfers and/or withdrawals from at least one of said insured money market deposit accounts are requested by mail.

112. (Withdrawn) The system of Claim 107 wherein one or more of the transfers and/or withdrawals from at least one of said insured money market deposit accounts are requested by messenger.

113. (Withdrawn) The system of Claim 107 wherein one or more of the transfers and/or withdrawals from at least one of said insured money market deposit accounts are requested by telephone and distributed by mail.

114. (Withdrawn) The system of Claim 107 wherein one or more of the transfers and/or withdrawals from at least one of said insured money market deposit accounts are requested by automated teller machine.

115. (Previously presented) A method for managing a plurality of client transaction accounts for one or more clients, wherein the client transaction account funds are held in one or more insured interest-bearing non-demand deposit accounts, which are not NOW accounts, at one or more banking institutions, said method comprising:

providing a database, maintained on one or more computers, comprising client information for each client transaction account;

administering clients' deposits and/or transfers to and withdrawals and/or transfers from their client transaction accounts;



authorizing or rejecting the use of funds in a particular client's transaction account for each payment requested from that client's transaction account;

determining on a regular basis one or more net transactions aggregated across all of said clients' deposits and/or transfers to and withdrawals and/or transfers from their client transaction accounts;

depositing and/or transferring funds to or withdrawing and/or transferring funds from said one or more insured interest-bearing non-demand deposit accounts based on said one or more net transactions so that FDIC insurance coverage greater than the maximum FDIC insurance coverage allowed for each depositor in a FDIC-insured banking institution is effectively provided for each client, and, wherein the manner of making transfers and/or withdrawals from at least one of said insured interest-bearing non-demand deposit accounts preserves that account's interest-bearing status regardless of the number of said transfers and/or withdrawals from at least one of said insured interest-bearing non-demand deposit accounts made during a month;

wherein the depositing and/or transferring to or withdrawing and/or transferring funds step further comprises

determining whether each client's funds held in a banking institution are more than a specified amount; and

distributing any amounts over said specified amount into at least one other insured interest-bearing non-demand deposit account at at least one other banking institution;

distributing interest paid on at least one of said insured interest-bearing non-demand deposit accounts to said client transaction accounts; and

updating said database with each client's deposit and authorized payment.

116. (Previously Presented) The method of Claim 115 wherein one or more of the transfers and/or withdrawals from at least one of said insured interest-bearing non-demand accounts are requested in person.

117. (Previously Presented) The method of Claim 115 wherein one or more of the transfers and/or withdrawals from at least one of said insured interest-bearing non-demand accounts are requested by mail.

118. (Previously Presented) The method of Claim 115 wherein one or more of the transfers and/or withdrawals from at least one of said insured interest-bearing non-demand accounts are requested by messenger.

119. (Previously Presented) The method of Claim 115 wherein one or more of the transfers and/or withdrawals from at least one of said insured interest-bearing non-demand accounts are requested by telephone and distributed by mail.

120. (Previously Presented) The method of Claim 115 wherein one or more of the transfers and/or withdrawals from at least one of said insured interest-bearing non-demand deposit accounts are requested by automated teller machine.

121. (Previously Presented) The method of Claim 115, wherein at least one withdrawal or transfer from at least one client transaction account is made by a draft or check.

122. (Previously Presented) The method of Claim 115, wherein at least one withdrawal or transfer from at least one client transaction account is made by credit or debit card.

123. (Previously Presented) The method of Claim 115, wherein at least one withdrawal or transfer from at least one client transaction account is made by an ACH debit or credit.

124. (Previously Presented) The method of Claim 115, wherein at least one withdrawal or transfer from at least one client transaction account is made by a sweep.

125. (Previously Presented) The method of Claim 115, wherein at least one withdrawal or transfer from at least one client transaction account is made by a wire or electronic transfer.

126. (Previously Presented) The method of Claim 115, wherein at least one deposit or transfer to at least one client transaction account is made by a draft or check.

127. (Previously Presented) The method of Claim 115, wherein at least one deposit or transfer to at least one client transaction account is made by sweep or by third party credit.

128. (Previously Presented) The method of Claim 115, wherein at least one deposit or transfer to at least one client transaction account is made by wire or electronic or ACH transfer.

129. (Withdrawn) A system for managing a plurality of client transaction accounts for one or more clients, wherein the client transaction funds are held in one or more insured interest-bearing non-demand deposit accounts, which are not NOW accounts, at one or more banking institutions, the system comprising:

- a database comprising client information for each client transaction account;

- a device for administering clients' deposits and/or transfers to and withdrawals and/or transfers from their client transaction accounts;

- a device for authorizing or rejecting the use of funds in a particular client's transaction account for each payment requested from that client's transaction account;

a device for determining on a regular basis one or more net transactions aggregated across all of said clients' deposits and/or transfers to and withdrawals and/or transfers from their client transaction accounts;

a comparison device for determining from the one or more net transactions whether to deposit and/or transfer funds to or withdraw and/or transfer funds from said one or more insured interest-bearing non-demand deposit accounts;

a device for processing deposits and/or transfers of said funds to or withdrawals and/or transfers of said funds from said one or more insured interest-bearing non-demand deposit accounts based on said one or more net transactions, wherein the manner of making transfers and/or withdrawals from at least one of said insured interest-bearing non-demand deposit accounts preserves that account's interest-bearing status regardless of the number of said transfers and/or withdrawals from at least one of said insured interest-bearing non-demand deposit accounts actually made during a month;

a device for distributing interest earned on at least one of said insured interest-bearing non-demand deposit accounts to said clients' transaction accounts; and

a device for updating said database with each client's deposits and authorized payments.

130. (Withdrawn) The system of Claim 129 wherein one or more of the transfers and/or withdrawals from at least one of said insured interest-bearing non-demand deposit accounts are requested in person.

131. (Withdrawn) The system of Claim 129 wherein one or more of the transfers and/or withdrawals from at least one of said insured interest-bearing non-demand deposit accounts are requested by mail.

132. (Withdrawn) The system of Claim 129 wherein one or more of the transfers and/or withdrawals from at least one of said interest-bearing non-demand deposit accounts are requested by messenger.

133. (Withdrawn) The system of Claim 129 wherein one or more of the transfers and/or withdrawals from at least one of said insured interest-bearing non-demand deposit accounts are requested by telephone and distributed by mail.

134. (Withdrawn) The system of Claim 129 wherein one or more of the transfers and/or withdrawals from at least one of said insured interest-bearing non-demand deposit accounts are requested by automated teller machine.

135. (Withdrawn) The system of Claim 129, wherein at least one withdrawal or transfer from at least one client transaction account is made by a draft or check.

136. (Withdrawn) The system of Claim 129, wherein at least one withdrawal or transfer from at least one client transaction account is made by credit or debit card.

137. (Withdrawn) The system of Claim 129, wherein at least one withdrawal or transfer from at least one client transaction account is made by an ACH debit or credit.

138. (Withdrawn) The system of Claim 129, wherein at least one withdrawal or transfer from at least one client transaction account is made by a sweep.

139. (Withdrawn) The system of Claim 129, wherein at least one withdrawal or transfer from at least one client transaction account is made by a wire or electronic transfer.

140. (Withdrawn) The system of Claim 129, wherein at least one deposit or transfer to at least one client transaction account is made by a draft or check.

141. (Withdrawn) The system of Claim 129, wherein at least one deposit or transfer to at least one client transaction account is made by sweep or by third party credit.

142. (Withdrawn) The system of Claim 129, wherein at least one deposit or transfer to at least one client transaction account is made by wire or electronic or ACH transfer.

143. (Previously presented) A method for managing a plurality of client demand accounts for one or more clients, wherein the client demand account funds are held in one or more insured money market deposit accounts, which are not NOW accounts, at one or more banking institutions, the method comprising:

providing a database, maintained on one or more computers, comprising client information for each client demand account;

administering clients' deposits and/or transfers to and withdrawals and/or transfers from their client demand accounts;

authorizing or rejecting the use of funds in a particular client's demand account for each payment requested from that client's demand account;

determining on a regular periodic basis one or more net transactions aggregated across all of said clients' deposits and/or transfers to and withdrawals and/or transfers from their client demand accounts;

depositing and/or transferring funds to or withdrawing and/or transferring funds from said one or more insured money market deposit accounts so that FDIC insurance coverage greater than the maximum FDIC insurance coverage allowed for each depositor in a FDIC-insured banking institution is effectively provided for each client, wherein more than six (6) transfers and/or withdrawals are made during a month from at least one of said insured money market deposit accounts;

wherein the depositing and/or transferring funds to or withdrawing and/or transferring funds from step further comprises

determining whether each client's funds held in a banking institution are more than a specified amount; and

distributing any amounts over said specified amount into at least one other insured money market deposit account at at least one other banking institution;

distributing interest paid on at least one of said insured money market deposit accounts to said clients' demand accounts; and

updating said database with each client's deposit and authorized payment.

144. (Previously Presented) The method of Claim 143, wherein at least one withdrawal or transfer from at least one client demand account is made by a method selected from the group consisting of drafts or checks, credit card, debit card, sweeps, wire or electronic transfers, ACH debits, and combinations thereof.

145. (Previously Presented) The method of Claim 143, wherein at least one deposit or transfer into at least one client demand account is made by a method selected from the group consisting of check or draft, wire or electronic transfer, ACH credit, third party credits, and a sweep from one of the client's other accounts another account.

146. (Previously Presented) The method of Claim 143 wherein one or more of the transfers and/or withdrawals from at least one of said insured money market deposit accounts are requested in person.

147. (Previously Presented) The method of Claim 143 wherein one or more of the transfers and/or withdrawals from at least one of said insured money market deposit accounts are requested by mail.

148. (Previously Presented) The method of Claim 143 wherein one or more of the transfers and/or withdrawals from at least one of said insured money market deposit accounts are requested by messenger.

149. (Previously Presented) The method of Claim 143 wherein one or more of the transfers and/or withdrawals from at least one of said insured money market deposit accounts are requested by telephone and distributed by mail.

150. (Previously Presented) The method of Claim 143 wherein one or more of the transfers and/or withdrawals from at least one of said insured money market deposit accounts are requested by automated teller machine.

151. (Withdrawn) A system for managing a plurality of client demand accounts for one or more clients, wherein the client demand account funds are held in one or more insured money market deposit accounts, which are not NOW accounts, at one or more banking institutions, the system comprising:

- a database comprising client information for each client demand account;

- a device for administering clients' deposits and/or transfers to and withdrawals and/or transfers from their client demand accounts;

- a device for authorizing or rejecting the use of funds in a particular client's demand account for each payment requested from that client's demand account;

- a device for determining on a regular basis one or more net transactions aggregated across all of said clients' deposits and/or transfers to and withdrawals and/or transfers from their client demand accounts;

- a comparison device for determining from said one or more net transactions whether to deposit and/or transfer funds to or withdraw and/or transfer funds from said one or more insured money market deposit accounts;

- a device for processing deposits and/or transfers of said funds to or withdrawals and/or transfers of said funds from said one or more insured money market deposit accounts based on said one or more net transactions, wherein more than six (6) transfers and/or withdrawals are made during a month from at least one of said insured money market deposit accounts;

- a device for distributing interest earned on at least one of said insured money market deposit accounts to said clients' demand accounts; and

- a device for updating said database with each client's deposits and authorized payments.



152. (Withdrawn) The system of Claim 151, wherein at least one withdrawal or transfer from at least one client demand account is made by a method selected from the group consisting of drafts or checks, credit card, debit card, sweeps, wire or electronic transfers, ACH debits, and combinations thereof.

153. (Withdrawn) The system of Claim 151, wherein at least one deposit or transfer into at least one client demand account is made by a method selected from the group consisting of check or draft, wire or electronic transfer, ACH credit, third party credits, and a sweep from one of the client's other accounts another account.

154. (Withdrawn) The system of Claim 151 wherein one or more of the transfers and/or withdrawals from at least one of said insured money market deposit accounts are requested in person.

155. (Withdrawn) The system of Claim 151 wherein one or more of the transfers and/or withdrawals from at least one of said insured money market deposit accounts are requested by mail.

156. (Withdrawn) The system of Claim 151 wherein one or more of the transfers and/or withdrawals from at least one of said insured money market deposit accounts are requested by messenger.

157. (Withdrawn) The system of Claim 151 wherein one or more of the transfers and/or withdrawals from at least one of said insured money market deposit accounts are requested by telephone and distributed by mail.

158. (Withdrawn) The system of Claim 151 wherein one or more of the transfers and/or withdrawals from at least one of said insured money market deposit accounts are requested by automated teller machine.

159. (Previously presented) A method for managing a plurality of client transaction accounts for one or more clients, wherein the client transaction account funds are held in one or more insured interest-bearing non-demand deposit accounts, which are not NOW accounts, at one or more banking institutions, the method comprising:

providing a database, maintained on one or more computers, comprising client information for each client transaction account;

administering clients' deposits and/or transfers to and withdrawals and/or transfers from their client transaction accounts;

authorizing or rejecting the use of funds in a particular client's transaction account for each payment requested from that client's transaction account;

determining on a regular basis one or more net transactions aggregated across all of said clients' deposits and/or transfers to and withdrawals and/or transfers from their client transaction accounts;

depositing and/or transferring funds to or withdrawing and/or transferring funds from said one or more insured interest-bearing non-demand deposit accounts based on said one or more net transactions so that FDIC insurance coverage greater than the maximum FDIC insurance coverage allowed for each depositor in a FDIC-insured banking institution is effectively provided for each client, and wherein more than six (6) transfers and/or withdrawals are made during a month from at least one of said insured interest-bearing non-demand deposit accounts;

wherein the depositing and/or transferring funds to or withdrawing and/or transferring funds from step further comprises

determining whether each client's funds held in a banking institution are more than a specified amount; and

distributing any amounts over said specified amount into at least one other insured interest-bearing non-demand account at at least one other banking institution;

distributing interest paid on at least one of said insured interest-bearing non-demand deposit accounts to said clients' transaction accounts; and

updating said database with each client's deposit and authorized payment.

160. (Previously Presented) The method of Claim 159 wherein one or more of the transfers and/or withdrawals from at least one of said insured interest-bearing non-demand accounts are requested in person.

161. (Previously Presented) The method of Claim 159 wherein one or more of the transfers and/or withdrawals from at least one of said insured interest-bearing non-demand accounts are requested by mail.

162. (Previously Presented) The method of Claim 159 wherein one or more of the transfers and/or withdrawals from at least one of said insured interest-bearing non-demand accounts are requested by messenger.

163. (Previously Presented) The method of Claim 159 wherein one or more of the transfers and/or withdrawals from at least one of said insured interest-bearing non-demand accounts are requested by telephone and distributed by mail.

164. (Previously Presented) The method of Claim 159 wherein one or more of the transfers and/or withdrawals from at least one of said insured interest-bearing non-demand deposit accounts are requested by automated teller machine.

165. (Previously Presented) The method of Claim 159 wherein at least one withdrawal or transfer from at least one client transaction account is made by a draft or check.

166. (Previously Presented) The method of Claim 159 wherein at least one withdrawal or transfer from at least one client transaction account is made by credit or debit card.

167. (Previously Presented) The method of Claim 159 wherein at least one withdrawal or transfer from at least one client transaction account is made by an ACH debit or credit.

168. (Previously Presented) The method of Claim 159 wherein at least one withdrawal or transfer from at least one client transaction account is made by a sweep.

169. (Previously Presented) The method of Claim 159 wherein at least one withdrawal or transfer from at least one client transaction account is made by wire or electronic transfer.

170. (Previously Presented) The method of Claim 159 wherein at least one deposit or transfer to at least one client transaction account is made by a draft or check.

171. (Previously Presented) The method of Claim 159 wherein at least one deposit or transfer to at least one client transaction account is made by sweep or by third party credit.

172. (Previously Presented) The method of Claim 159 wherein at least one deposit or transfer to at least one client transaction account is made by wire or electronic or ACH transfer.

173. (Withdrawn) A system for managing a plurality of client transaction accounts for one or more clients, wherein the client transaction account funds are held in one or more insured interest-bearing non-demand deposit accounts, which are not NOW accounts, at one or more banking institutions, the system comprising:

a database comprising client information for each client transaction account;

a device for administering clients' deposits and/or transfers to and withdrawals and/or transfers from their client transaction accounts;

a device for authorizing or rejecting the use of funds in a particular client transaction account for each payment requested from that client's transaction account;

a device for determining on a regular basis one or more net transactions aggregated across all of said clients' deposits and/or transfers to and withdrawals and/or transfers from their client transaction accounts;

a comparison device for determining from the one or more net transactions whether to deposit and/or transfer funds to or withdraw and/or transfer funds from said one or more insured interest-bearing non-demand deposit accounts;

a device for processing deposits and/or transfers of said funds to or withdrawals and/or transfers of said funds from said one or more insured interest-bearing non-demand deposit accounts based on said one or more net transactions, wherein more than six (6) transfers and/or withdrawals are made during a month from at least one of said insured interest-bearing non-demand deposit accounts;

a device for distributing interest earned on at least one of said insured interest-bearing non-demand deposit accounts to said clients' transaction accounts; and

a device for updating said database with each client's deposits and authorized payments.

174. (Withdrawn) The system of Claim 173 wherein one or more of the transfers and/or withdrawals from at least one of said insured interest-bearing non-demand deposit accounts are requested in person.

175. (Withdrawn) The system of Claim 173 wherein one or more of the transfers and/or withdrawals from at least one of said insured interest-bearing non-demand deposit accounts are requested by mail.

176. (Withdrawn) The system of Claim 173 wherein one or more of the transfers and/or withdrawals from at least one of said interest-bearing non-demand deposit accounts are requested by messenger.

177. (Withdrawn) The system of Claim 173 wherein one or more of the transfers and/or withdrawals from at least one of said insured interest-bearing non-demand deposit accounts are requested by telephone and distributed by mail.

178. (Withdrawn) The system of Claim 173 wherein one or more of the transfers and/or withdrawals from at least one of said insured interest-bearing non-demand deposit accounts are requested by automated teller machine.

179. (Withdrawn) The system of Claim 173, wherein at least one withdrawal or transfer from at least one client transaction account is made by a draft or check.

180. (Withdrawn) The system of Claim 173, wherein at least one withdrawal or transfer from at least one client transaction account is made by credit or debit card.

181. (Withdrawn) The system of Claim 173, wherein at least one withdrawal or transfer from at least one client transaction account is made by an ACH debit or credit.

182. (Withdrawn) The system of Claim 173, wherein at least one withdrawal or transfer from at least one client transaction account is made by a sweep.

183. (Withdrawn) The system of Claim 173, wherein at least one withdrawal or transfer from at least one client transaction account is made by wire or electronic transfer.

184. (Withdrawn) The system of Claim 173, wherein at least one deposit or transfer to at least one client transaction account is made by a draft or check.

185. (Withdrawn) The system of Claim 173, wherein at least one deposit or transfer to at least one client transaction account is made by a sweep or by third party credit.

186. (Withdrawn) The system of Claim 173, wherein at least one deposit or transfer to at least one client transaction account is made by wire or electronic or ACH transfer.

187. (Previously presented) The method of claim 24 further comprising a step of updating said database comprising information for each client demand account with the clients' deposits, withdrawals, and transfers, and with the amount of that client's funds held in said one or more insured and interest-bearing deposit accounts and in said one or more banking institutions.

188. (Previously presented) The method of claim 24 further comprising a step of authorizing or rejecting payments requested from at least one client's demand account.

189. (Previously presented) The method of claim 24 further comprising a step for distributing interest earned on at least one of said insured and interest-bearing deposit accounts among said client demand accounts.

190. (Previously presented) The method of claim 83 further comprising a step of updating said database comprising information for each client demand account with the clients' deposits, withdrawals, and transfers, and with the amount of that client's funds held in said one or more insured and interest-bearing deposit accounts and in said one or more banking institutions.

191. (Previously presented) The method of claim 83 further comprising a step of authorizing or rejecting payments requested from at least one client's demand account.

192. (Previously presented) The method of claim 83 further comprising a step for distributing interest earned on at least one of said insured and interest-bearing deposit accounts among said client demand accounts.

193. (Previously presented) The method of claim 2 wherein the manner of making transfers and/or withdrawals from at least one of said FDIC-insured and interest-bearing deposit accounts satisfies requirements of federal statute and regulation for preserving the interest-bearing status of deposit accounts other than NOW accounts.

194. (Withdrawn) The system of claim 6 wherein the manner of making transfers and/or withdrawals from at least one of said FDIC-insured and interest-bearing deposit accounts satisfies requirements of federal statute and regulation for preserving the interest-bearing status of deposit accounts other than NOW accounts.

195. (Previously presented) The method of claim 24 wherein the manner of making transfers and/or withdrawals from at least one of said insured and interest-bearing deposit accounts satisfies requirements of federal statute and regulation for preserving the interest-bearing status of deposit accounts other than NOW accounts.

196. (Withdrawn) The system of claim 29 wherein the manner of making transfers and/or withdrawals from at least one of said insured and interest-bearing deposit accounts satisfies requirements of federal statute and regulation for preserving the interest-bearing status of deposit accounts other than NOW accounts.

197. (Previously Presented) The method of claim 99 wherein the manner of making transfers and/or withdrawals from at least one of said insured money market deposit accounts satisfies requirements of federal statute and regulation for preserving the interest-bearing status of deposit accounts other than NOW accounts.

198. (Withdrawn) The system of claim 107 wherein the manner of making transfers and/or withdrawals from at least one of said insured money market deposit accounts satisfies requirements of federal statute and regulation for preserving the interest-bearing status of deposit accounts other than NOW accounts.



199. (Previously Presented) The method of claim 115 wherein the manner of making transfers and/or withdrawals from at least one of said insured interest-bearing non-demand deposit accounts satisfies requirements of federal statute and regulation for preserving the interest-bearing status of deposit accounts other than NOW accounts.

200. (Withdrawn) The system of claim 129 wherein the manner of making transfers and/or withdrawals from at least one of said insured interest-bearing non-demand deposit accounts satisfies requirements of federal statute and regulation for preserving the interest-bearing status of deposit accounts other than NOW accounts.

201. (Previously presented) The method of claim 202, further comprising wherein the client demand account funds for at least one client are held in insured interest-bearing non-demand deposit accounts among a fixed plurality of banking institutions so that FDIC insurance coverage greater than the maximum FDIC insurance coverage is obtained for that client.

202. (Previously presented) A method for managing a plurality of client demand accounts for one or more clients, wherein the client demand account funds are held in one or more insured interest-bearing non-demand deposit accounts, which are not NOW accounts, at one or more banking institutions, said method comprising:

administering clients' deposits and/or transfers to and withdrawals and/or transfers from each of said client demand accounts;

determining on a regular basis one or more net transactions as sums of aggregated client deposits and/or transfers to and aggregated client withdrawals and/or transfers from said client demand accounts;

causing funds to be deposited and/or transferred to or withdrawn and/or transferred from said one or more insured interest-bearing non-demand deposit accounts based on the determination of the one or more net transactions and wherein the manner of making transfers and/or withdrawals from at least one of said insured interest-bearing non-demand deposit accounts preserves that account's interest-bearing status regardless of the number of

said transfers and/or withdrawals from at least one of said insured interest-bearing non-demand deposit accounts made during a month;

updating a database, maintained on one or more computers, comprising information for each client demand account with that client's deposits and/or transfers to and withdrawals and/or transfers from said each client demand account

determining whether each client's funds held in a banking institution are more than a specified amount; and

distributing any amounts over said specified amount into at least one other insured interest-bearing non-demand deposit account at at least one other banking institution, so that FDIC insurance coverage greater than the maximum FDIC insurance coverage allowed for each depositor in a FDIC-insured banking institution is effectively provided for each client.

203. (Previously presented) The method of claim 202 further comprising a step of distributing interest earned on at least one of said insured interest-bearing non-demand deposit accounts among said client demand accounts.

204. (Previously presented) The method of claim 202 wherein at least one net transaction is determined for each of one or more banking institutions.

205. (Previously presented) The method of claim 202, wherein clients' funds are deposited and/or transferred into said client demand accounts by at least one method selected from the group consisting of check or draft, wire or electronic transfer, ACH credit, third party credits, and a sweep from another account.

206. (Previously presented) The method of claim 202 wherein clients' funds are withdrawn and/or transferred from said client demand accounts by at least one method selected from the group consisting of drafts or checks, credit card, debit card, sweeps, wire or electronic transfers, ACH debits, and combinations thereof.

207. (Previously presented) The method of claim 202 further comprising a step of determining a client's preferences for the amount of funds to be held in each of said insured interest-bearing non-demand deposit accounts, wherein funds are deposited and/or transferred to or withdrawn and/or transferred from said insured interest-bearing non-demand deposit accounts in dependence on the pre-determined client preferences.

208. (Previously presented) The method of claim 202 wherein said database comprises, for each client, information concerning the amount of that client's funds held in said insured interest-bearing non-demand deposit accounts and in said banking institutions.

209. (Previously presented) The method of Claim 202 wherein one or more of the transfers and/or withdrawals from at least one of said insured interest-bearing non-demand deposit accounts are requested in person.

210. (Previously presented) The method of Claim 202 wherein one or more of the transfers and/or withdrawals from at least one of said insured interest-bearing non-demand deposit accounts are requested by mail.

211. (Previously presented) The method of Claim 202 wherein one or more of the transfers and/or withdrawals from at least one of said insured interest-bearing non-demand deposit accounts are requested by messenger.

212. (Previously presented) The method of Claim 202 wherein one or more of the transfers and/or withdrawals from at least one of said insured interest-bearing non-demand deposit accounts are requested by telephone and distributed by mail.

213. (Previously presented) The method of Claim 202 wherein one or more of the transfers and/or withdrawals from at least one of said insured interest-bearing non-demand deposit accounts are requested by automated teller machine.

214. (Previously presented) The method of claim 215, further comprising wherein the client demand account funds for at least one client are held in insured interest-bearing non-demand deposit accounts among a fixed plurality of banking institutions so that FDIC insurance coverage greater than the maximum FDIC insurance coverage is obtained for that client.

215. (Previously presented) A method for managing a plurality of client demand accounts for one or more clients, wherein the client demand account funds are held in one or more insured interest-bearing non-demand deposit accounts, which are not NOW accounts, at one or more banking institutions, said method comprising:

- administering clients' deposits and/or transfers to and withdrawals and/or transfers from each of the client demand accounts;

- determining on a regular basis one or more net transactions as sums of aggregated client deposits and/or transfers to and aggregated client withdrawals and/or transfers from said client demand accounts;

- causing funds to be deposited and/or transferred to or withdrawn and/or transferred from said one or more insured interest-bearing non-demand deposit accounts based on the determination of the one or more net transactions and wherein more than six (6) transfers and/or withdrawals are made during a month from at least one of said insured interest-bearing non-demand deposit accounts;

- updating a database, maintained on one or more computers, comprising information for each client demand account with that client's deposits and/or transfers to and withdrawals and/or transfers from said each client demand account;

- determining whether each client's funds held in a banking institution are more than a specified amount; and

- distributing any amounts over said specified amount into at least one other insured interest-bearing non-demand deposit account at at least one other banking institution, so that FDIC insurance coverage greater than the maximum FDIC insurance coverage allowed for each depositor in a FDIC-insured banking institution is effectively provided for each client.

216. (Previously presented) The method of claim 215 further comprising a step of distributing interest earned on at least one of said insured interest-bearing non-demand deposit accounts among said client demand accounts.

217. (Previously presented) The method of claim 215 wherein at least one net transaction is determined for each of said one or more banking institutions.

218. (Previously presented) The method of claim 215, wherein clients' funds are deposited and/or transferred into said client demand accounts by at least one method selected from the group consisting of check or draft, wire or electronic transfer, ACH credit, third party credits, and a sweep from another account.

219. (Previously presented) The method of claim 215 wherein clients' funds are withdrawn and/or transferred from the client demand accounts by at least one method selected from the group consisting of drafts or checks, credit card, debit card, sweeps, wire or electronic transfers, ACH debits, and combinations thereof.

220. (Previously presented) The method of claim 215, further comprising a step of determining a client's preferences for the amount of funds to be held in each of said insured interest-bearing non-demand deposit accounts, wherein funds are deposited and/or transferred to or withdrawn and/or transferred from said insured interest-bearing non-demand deposit accounts in dependence on the pre-determined client preferences.

221. (Previously presented) The method of claim 215 wherein said database comprises, for each client, information concerning the amount of that client's funds held in said insured interest-bearing non-demand deposit accounts in said banking institutions.

222. (Previously presented) The method of Claim 215 wherein one or more of the transfers and/or withdrawals from at least one of said insured interest-bearing non-demand deposit accounts are requested in person.

223. (Previously presented) The method of Claim 215 wherein one or more of the transfers and/or withdrawals from at least one of said insured interest-bearing non-demand deposit accounts are requested by mail.

224. (Previously presented) The method of Claim 215 wherein one or more of the transfers and/or withdrawals from at least one of said insured interest-bearing non-demand deposit accounts are requested by messenger.

225. (Previously presented) The method of Claim 215 wherein one or more of the transfers and/or withdrawals from at least one of said insured interest-bearing non-demand deposit accounts are requested by telephone and distributed by mail.

226. (Previously presented) The method of Claim 215 wherein one or more of the transfers and/or withdrawals from at least one of said insured interest-bearing non-demand deposit accounts are requested by automated teller machine.

227. (Withdrawn) A computer system for managing a plurality of client demand accounts for one or more clients, wherein the client demand account funds are held in one or more insured interest-bearing non-demand deposit accounts, which are not NOW accounts, at one or more banking institutions, said computer system comprising:

a database comprising information for each client demand account; and

a computer programmed to perform the steps of

administering clients' deposits and/or transfers to and withdrawals and/or transfers from each of the client demand accounts;

determining on a regular basis one or more net transactions as sums of the aggregated client deposits and/or transfers to and aggregated client withdrawals and/or transfers from their client demand accounts;

determining from the net transactions whether to deposit and/or transfer funds to or withdraw and/or transfer funds from said one or more insured interest-bearing non-demand deposit accounts, and wherein the manner of making transfers and/or withdrawals from at least one of said insured interest-bearing non-demand deposit accounts preserves that account's interest-bearing status regardless of the number of said transfers and/or withdrawals from at least one of said insured interest-bearing non-demand deposit accounts actually made during a month; and

updating said database with each client's deposits and/or transfers to and withdrawals and/or transfers from said each client's demand account.

228. (Withdrawn) The system of claim 227, further programmed for:

determining whether each client's funds held in a banking institution are more than a specified amount; and

distributing any amounts over said specified amount into at least one other insured interest-bearing non-demand deposit account at at least one other banking institution, so that FDIC insurance coverage greater than the maximum FDIC insurance coverage allowed for each depositor in a FDIC-insured banking institution is effectively provided for each client.

229. (Withdrawn) The system of claim 227 further programmed for distributing interest earned on at least one of said insured interest-bearing non-demand deposit accounts among said client demand accounts.

230. (Withdrawn) The system of claim 227 wherein at least one net transaction is determined for each of said one or more banking institutions.

231. (Withdrawn) The system of claim 227, wherein clients' funds are deposited and/or transferred into said client demand accounts by at least one method selected from the group consisting of check or draft, wire or electronic transfer, ACH credit, third party credits, and a sweep from another account.

232. (Withdrawn) The system of claim 227 wherein clients' funds are withdrawn and/or transferred from said client demand accounts by at least one method selected from the group consisting of drafts or checks, credit card, debit card, sweeps, wire or electronic transfers, ACH debits, and combinations thereof.

233. (Withdrawn) The system of claim 227, further programmed for determining a client's preferences for the amount of funds to be held in each of said insured interest-bearing non-demand deposit accounts, and wherein funds are deposited and/or transferred to or withdrawn and/or transferred from said insured interest-bearing non-demand deposit accounts in dependence on the pre-determined client preferences.

234. (Withdrawn) The system of claim 227 wherein said database comprises, for each client, information concerning the amount of that client's funds held in said insured interest-bearing non-demand deposit accounts and the in said banking institutions.

235. (Withdrawn) The system of Claim 227 wherein one or more of the transfers and/or withdrawals from at least one of said insured interest-bearing non-demand deposit accounts are requested in person.

236. (Withdrawn) The system of Claim 227 wherein one or more of the transfers and/or withdrawals from at least one of said insured interest-bearing non-demand deposit accounts are requested by mail.



237. (Withdrawn) The system of Claim 227 wherein one or more of the transfers and/or withdrawals from at least one of said insured interest-bearing non-demand deposit accounts are requested by messenger.

238. (Withdrawn) The system of Claim 227 wherein one or more of the transfers and/or withdrawals from at least one of said insured interest-bearing non-demand deposit accounts are requested by telephone and distributed by mail.

239. (Withdrawn) The system of Claim 227 wherein one or more of the transfers and/or withdrawals from at least one of said insured interest-bearing non-demand deposit accounts are requested by automated teller machine.

240. (Withdrawn) A computer system for managing a plurality of client demand accounts for one or more clients, wherein the client demand account funds are held in one or more insured interest-bearing non-demand deposit accounts, which are not NOW accounts, at one or more banking institutions, said system comprising:

- a database comprising information for each client demand account; and

- a computer programmed to perform the steps of

- administering clients' deposits and/or transfers to and withdrawals and/or transfers from each of said client demand accounts;

- determining on a regular basis one or more net transactions as sums of the aggregated client deposits and/or transfers to and aggregated client withdrawals and/or transfers from their client demand accounts;

- determining from the net transactions whether to deposit and/or transfer funds to or withdraw and/or transfer funds from said one or more insured interest-bearing non-demand deposit accounts, and wherein more than six (6) transfers and/or withdrawals are made during a month from at least one of said insured interest-bearing non-demand deposit accounts; and

- updating said database with each client's deposits and/or transfers to and withdrawals and/or transfers from said each client's demand account.

241. (Withdrawn) The system of claim 240, further programmed for:

determining whether each client's funds held in a banking institution are more than a specified amount; and

distributing any amounts over said specified amount into at least one other insured interest-bearing non-demand deposit account at at least one other banking institution, so that FDIC insurance coverage greater than the maximum FDIC insurance coverage allowed for each depositor in a FDIC-insured banking institution is effectively provided for each client.

242. (Withdrawn) The system of claim 240 further programmed for distributing interest earned on at least one of said insured interest-bearing non-demand deposit accounts among said client demand accounts.

243. (Withdrawn) The system of claim 240 wherein at least one net transaction is determined for each of said one or more banking institutions.

244. (Withdrawn) The system of claim 240, wherein clients' funds are deposited and/or transferred into said client demand accounts by at least one method selected from the group consisting of check or draft, wire or electronic transfer, ACH credit, third party credits, and a sweep from another account.

245. (Withdrawn) The system of claim 240 wherein clients' funds are withdrawn and/or transferred from said client demand accounts by at least one method selected from the group consisting of drafts or checks, credit card, debit card, sweeps, wire or electronic transfers, ACH debits, and combinations thereof.

246. (Withdrawn) The system of claim 240, further programmed for determining a client's preferences for the amount of funds to be held in each of said insured interest-bearing non-demand deposit accounts, and wherein funds are deposited and/or transferred to

or withdrawn and/or transferred from said insured interest-bearing non-demand deposit accounts in dependence on the pre-determined client preferences.

247. (Withdrawn) The system of claim 240 wherein said database comprises, for each client, information concerning the amount of that client's funds held in the insured interest-bearing non-demand deposit accounts and the in said banking institutions.

248. (Withdrawn) The system of Claim 240 wherein one or more of the transfers and/or withdrawals from at least one of said insured interest-bearing non-demand deposit accounts are requested in person.

249. (Withdrawn) The system of Claim 240 wherein one or more of the transfers and/or withdrawals from at least one of said insured interest-bearing non-demand deposit accounts are requested by mail.

250. (Withdrawn) The system of Claim 240 wherein one or more of the transfers and/or withdrawals from at least one of said insured interest-bearing non-demand deposit accounts are requested by messenger.

251. (Withdrawn) The system of Claim 240 wherein one or more of the transfers and/or withdrawals from at least one of said insured interest-bearing non-demand deposit accounts are requested by telephone and distributed by mail.

252. (Withdrawn) The system of Claim 240 wherein one or more of the transfers and/or withdrawals from at least one of said insured interest-bearing non-demand deposit accounts are requested by automated teller machine.

253. (Previously presented) The method of claim 254, further comprising

wherein the client transaction account funds for at least one client are held in insured money market deposit accounts among a fixed plurality of banking institutions so that FDIC insurance coverage greater than the maximum FDIC insurance coverage is obtained for that client.

254. (Previously presented) A method for managing a plurality of client transaction accounts for one or more clients, wherein the client transaction account funds are held in one or more insured money market deposit accounts, which are not NOW accounts, at one or more banking institutions, said method comprising:

administering clients' deposits and/or transfers to and withdrawals and/or transfers from each of the client transaction accounts;

determining on a regular basis one or more net transactions as sums of aggregated client deposits and/or transfers to and aggregated client withdrawals and/or transfers from said client transaction accounts;

causing funds to be deposited and/or transferred to or withdrawn and/or transferred from said one or more insured money market deposit accounts based on the determination of the one or more net transactions, and wherein the manner of making transfers and/or withdrawals from at least one of said insured money market deposit accounts preserves that account's interest-bearing status regardless of the number of said transfers and/or withdrawals from at least one of said insured money market deposit accounts made during a month;

updating a database, maintained on one or more computers, comprising information for each client transaction account with that client's deposits and/or transfers to and withdrawals and/or transfers from said each client transaction account;

determining whether each client's funds held in a banking institution are more than a specified amount; and

distributing any amounts over said specified amount into at least one other insured money market deposit account at at least one other banking institution, so that FDIC insurance coverage greater than the maximum FDIC insurance coverage allowed for each depositor in a FDIC-insured banking institution is effectively provided for each client.

255. (Previously presented) The method of claim 254 further comprising a step of distributing interest earned on at least one of said insured money market deposit accounts among said clients' transaction accounts.

256. (Previously presented) The method of claim 254 wherein at least one net transaction is determined for each of said one or more banking institutions.

257. (Previously presented) The method of claim 254, wherein clients' funds are deposited and/or transferred into said client transaction accounts by at least one method selected from the group consisting of check or draft, wire or electronic transfer, ACH credit, third party credits, and a sweep from another account.

258. (Previously presented) The method of claim 254 wherein clients' funds are withdrawn and/or transferred from said client transaction accounts by at least one method selected from the group consisting of drafts or checks, credit card, debit card, sweeps, wire or electronic transfers, ACH debits, and combinations thereof.

259. (Previously presented) The method of claim 254, further comprising a step of determining a client's preferences for the amount of funds to be held in each of said insured money market deposit accounts, and wherein funds are deposited and/or transferred to or withdrawn and/or transferred from said insured money market deposit accounts in dependence on the pre-determined client preferences.

260. (Previously presented) The method of claim 254 wherein said database comprises, for each client, information concerning the amount of that client's funds held in the insured money market deposit accounts and in said banking institutions.

261. (Previously presented) The method of Claim 254 wherein one or more of the transfers and/or withdrawals from at least one of said insured money market deposit accounts are requested in person.

262. (Previously presented) The method of Claim 254 wherein one or more of the transfers and/or withdrawals from at least one of said insured money market deposit accounts are requested by mail.

263. (Previously presented) The method of Claim 254 wherein one or more of the transfers and/or withdrawals from at least one of said insured money market deposit accounts are requested by messenger.

264. (Previously presented) The method of Claim 254 wherein one or more of the transfers and/or withdrawals from at least one of said insured money market deposit accounts are requested by telephone and distributed by mail.

265. (Previously presented) The method of Claim 254 wherein one or more of the transfers and/or withdrawals from at least one of said insured money market deposit accounts are requested by automated teller machine.

266. (Previously presented) The method of claim 267, further comprising wherein the client transaction account funds for at least one client are held in insured money market deposit accounts among a fixed plurality of banking institutions so that FDIC insurance coverage greater than the maximum FDIC insurance coverage is obtained for that client.

267. (Previously presented) A method for managing a plurality of client transaction accounts for one or more clients, wherein the client transaction account funds are held in one or more insured money market deposit accounts, which are not NOW accounts, at one or more banking institutions, said method comprising:

administering clients' deposits and/or transfers to and withdrawals and/or transfers from each of said client transaction accounts;

determining on a regular basis one or more net transactions as sums of aggregated client deposits and/or transfers to and aggregated client withdrawals and/or transfers from said client transaction accounts;

causing funds to be deposited and/or transferred to or withdrawn and/or transferred from said one or more insured money market deposit accounts based on the determination of the one or more net and wherein more than six (6) transfers and/or withdrawals are made during a month from at least one of said insured money market deposit accounts;

updating a database, maintained on one or more computers, comprising information for each client transaction account with that client's deposits and/or transfers to and withdrawals and/or transfers from said each client transaction account;

determining whether each client's funds held in a banking institution are more than a specified amount; and

distributing any amounts over said specified amount into at least one other insured money market deposit account at at least one other banking institution, so that FDIC insurance coverage greater than the maximum FDIC insurance coverage allowed for each depositor in a FDIC-insured banking institution is effectively provided for each client.

268. (Previously presented) The method of claim 267 further comprising a step of distributing interest earned on at least one of said insured money market deposit accounts among said client transaction accounts.

269. (Previously presented) The method of claim 267 wherein at least one net transaction is determined for each of one or more banking institutions.

270. (Previously presented) The method of claim 267, wherein clients' funds are deposited and/or transferred into said client transaction accounts by at least one method selected from the group consisting of check or draft, wire or electronic transfer, ACH credit, third party credits, and a sweep from another account.

271. (Previously presented) The method of claim 267 wherein clients' funds are withdrawn and/or transferred from said client transaction accounts by at least one method selected from the group consisting of drafts or checks, credit card, debit card, sweeps, wire or electronic transfers, ACH debits, and combinations thereof.

272. (Previously presented) The method of claim 267, further comprising a step of determining a client's preferences for the amount of funds to be held in each of said insured money market deposit accounts, and wherein funds are deposited and/or transferred to or withdrawn and/or transferred from said insured money market deposit accounts in dependence on the pre-determined client preferences.

273. (Previously presented) The method of claim 267 wherein said database comprises, for each client, information concerning the amount of that client's funds held in said insured money market deposit accounts and the in banking institutions.

274. (Previously presented) The method of Claim 267 wherein one or more of the transfers and/or withdrawals from at least one of said insured money market deposit accounts are requested in person.

275. (Previously presented) The method of Claim 267 wherein one or more of the transfers and/or withdrawals from at least one of said insured money market deposit accounts are requested by mail.



276. (Previously presented) The method of Claim 267 wherein one or more of the transfers and/or withdrawals from at least one of said insured money market deposit accounts are requested by messenger.

277. (Previously presented) The method of Claim 267 wherein one or more of the transfers and/or withdrawals from at least one of said insured money market deposit accounts are requested by telephone and distributed by mail.

278. (Previously presented) The method of Claim 267 wherein one or more of the transfers and/or withdrawals from at least one of said insured money market deposit accounts are requested by automated teller machine.

279. (Withdrawn) A computer system for managing a plurality of client transaction accounts for one or more clients, wherein the client transaction account funds are held in one or more insured money market deposit accounts, which are not NOW accounts, at one or more banking institutions, said system comprising:

- a database comprising information for each client account; and

- a computer programmed to perform the steps of

- administering clients' deposits and/or transfers to and withdrawals and/or transfers from each of said client transaction accounts;

- determining on a regular basis one or more net transactions as sums of the aggregated client deposits and/or transfers to and aggregated client withdrawals and/or transfers from their client transaction accounts;

- determining from the net transactions whether to deposit and/or transfer funds to or withdraw and/or transfer funds from said one or more insured money market deposit accounts, and wherein the manner of making transfers and/or withdrawals from at least one of said insured money market deposit accounts preserves that account's interest-bearing status regardless of the number of said transfers and/or withdrawals from at least one of said insured money market deposit account actually made during a month; and

updating said database with each client's deposits and/or transfers to and withdrawals and/or transfers from said each client's transaction account.

280. (Withdrawn) The system of claim 279, further programmed for:

determining whether each client's funds held in a banking institution are more than a specified amount; and

distributing any amounts over said specified amount into at least one other insured money market deposit account at at least one other banking institution, so that FDIC insurance coverage greater than the maximum FDIC insurance coverage allowed for each depositor in a FDIC-insured banking institution is effectively provided for each client.

281. (Withdrawn) The system of claim 279 further programmed for distributing interest earned on at least one of said insured money market deposit accounts among said client transaction accounts.

282. (Withdrawn) The system of claim 279 wherein at least one net transaction is determined for each of said one or more banking institutions.

283. (Withdrawn) The system of claim 279, wherein clients' funds are deposited and/or transferred into said client transaction accounts by at least one method selected from the group consisting of check or draft, wire or electronic transfer, ACH credit, third party credits, and a sweep from another account.

284. (Withdrawn) The system of claim 279 wherein clients' funds are withdrawn and/or transferred from said client transaction accounts by at least one method selected from the group consisting of drafts or checks, credit card, debit card, sweeps, wire or electronic transfers, ACH debits, and combinations thereof.

285. (Withdrawn) The system of claim 279, further programmed for determining a client's preferences for the amount of funds to be held in each of said insured money market deposit accounts, and wherein funds are deposited and/or transferred to or withdrawn and/or transferred from said insured money market deposit accounts in dependence on the pre-determined client preferences.

286. (Withdrawn) The system of claim 279 wherein said database comprises, for each client, information concerning the amount of that client's funds held in the insured money market deposit accounts and in said banking institutions.

287. (Withdrawn) The system of Claim 279 wherein one or more of the transfers and/or withdrawals from at least one of said insured money market deposit accounts are requested in person.

288. (Withdrawn) The system of Claim 279 wherein one or more of the transfers and/or withdrawals from at least one of said insured money market deposit accounts are requested by mail.

289. (Withdrawn) The system of Claim 279 wherein one or more of the transfers and/or withdrawals from at least one of said insured money market deposit accounts are requested by messenger.

290. (Withdrawn) The system of Claim 279 wherein one or more of the transfers and/or withdrawals from at least one of said insured money market deposit accounts are requested by telephone and distributed by mail.

291. (Withdrawn) The system of Claim 279 wherein one or more of the transfers and/or withdrawals from at least one of said insured money market deposit accounts are requested by automated teller machine.

292. (Withdrawn) A computer system for managing a plurality of client transaction accounts for one or more clients, wherein the client transaction account funds are held in one or more insured money market deposit accounts, which are not NOW accounts, at one or more banking institutions, said system comprising:

a database comprising information for each client transaction account; and

a computer programmed to perform the steps of

administering clients' deposits and/or transfers to and withdrawals and/or transfers from each of said client transaction accounts;

determining on a regular basis one or more net transactions as sums of the aggregated client deposits and/or transfers to and aggregated client withdrawals and/or transfers from their client transaction accounts;

determining from the net transactions whether to deposit and/or transfer funds to or withdraw and/or transfer funds from said one or more insured money market deposit accounts, and wherein more than six (6) transfers and/or withdrawals are made during a month from at least one of said insured money market deposit accounts; and

updating said database with each client's deposits and/or transfers to and withdrawals and/or transfers from said each client's transaction account.

293. (Withdrawn) The system of claim 292, further programmed for:

determining whether each client's funds held in a banking institution are more than a specified amount; and

distributing any amounts over said specified amount into at least one other insured money market deposit account at at least one other banking institution, so that FDIC insurance coverage greater than the maximum FDIC insurance coverage allowed for each depositor in a FDIC-insured banking institution is effectively provided for each client.

294. (Withdrawn) The system of claim 292 further programmed for distributing interest earned on at least one of said insured money market deposit accounts among said client transaction accounts.

295. (Withdrawn) The system of claim 292 wherein at least one net transaction is determined for each of said one or more banking institutions.

296. (Withdrawn) The system of claim 292, wherein clients' funds are deposited and/or transferred into said client transaction accounts by at least one method selected from the group consisting of check or draft, wire or electronic transfer, ACH credit, third party credits, and a sweep from another account.

297. (Withdrawn) The system of claim 292 wherein clients' funds are withdrawn and/or transferred from said client transaction accounts by at least one method selected from the group consisting of drafts or checks, credit card, debit card, sweeps, wire or electronic transfers, ACH debits, and combinations thereof.

298. (Withdrawn) The system of claim 292, further programmed for determining a client's preferences for the amount of funds to be held in each of said insured money market deposit accounts, and wherein funds are deposited and/or transferred to or withdrawn and/or transferred from said insured money market deposit accounts in dependence on the pre-determined client preferences.

299. (Withdrawn) The system of claim 292 wherein said database comprises, for each client, information concerning the amount of that client's funds held in said insured money market deposit accounts and in said banking institutions.

300. (Withdrawn) The system of Claim 292 wherein one or more of the transfers and/or withdrawals from at least one of said insured money market deposit accounts are requested in person.

301. (Withdrawn) The system of Claim 292 wherein one or more of the transfers and/or withdrawals from at least one of said insured money market deposit accounts are requested by mail.

302. (Withdrawn) The system of Claim 292 wherein one or more of the transfers and/or withdrawals from at least one of said insured money market deposit accounts are requested by messenger.

303. (Withdrawn) The system of Claim 292 wherein one or more of the transfers and/or withdrawals from at least one of said insured money market deposit accounts are requested by telephone and distributed by mail.

304. (Withdrawn) The system of Claim 292 wherein one or more of the transfers and/or withdrawals from at least one of said insured money market deposit accounts are requested by automated teller machine.

305. (Previously presented) The method of claim 2, wherein said maximum FDIC insurance coverage is \$100,000 for each category of legal account ownership.

306. (Withdrawn) The system of claim 6, wherein said maximum FDIC insurance coverage is \$100,000 for each category of legal account ownership.

307. (Previously presented) The method of claim 51, wherein said maximum FDIC insurance coverage is \$100,000 for each category of legal account ownership.

308. (Withdrawn) The computer system of claim 67, wherein said maximum FDIC insurance coverage is \$100,000 for each category of legal account ownership.

309. (Previously Presented) The method of claim 25, wherein said maximum FDIC insurance coverage is \$100,000 for each category of legal account ownership.

310. (Previously Presented) The method of claim 53, wherein said maximum FDIC insurance coverage is \$100,000 for each category of legal account ownership.

311. (Previously Presented) The method of claim 202, wherein said maximum FDIC insurance coverage is \$100,000 for each category of legal account ownership.

312. (Previously Presented) The method of claim 215, wherein said maximum FDIC insurance coverage is \$100,000 for each category of legal account ownership.

313. (Withdrawn) The system of claim 228, wherein said maximum FDIC insurance coverage is \$100,000 for each category of legal account ownership.

314. (Withdrawn) The system of claim 241, wherein said maximum FDIC insurance coverage is \$100,000 for each category of legal account ownership.

315. (Previously Presented) The method of claim 254, wherein said maximum FDIC insurance coverage is \$100,000 for each category of legal account ownership.

316. (Previously Presented) The method of claim 267, wherein said maximum FDIC insurance coverage is \$100,000 for each category of legal account ownership.

317. (Withdrawn) The system of claim 280, wherein said maximum FDIC insurance coverage is \$100,000 for each category of legal account ownership.

318. (Withdrawn) The system of claim 293, wherein said maximum FDIC insurance coverage is \$100,000 for each category of legal account ownership.

319. (Previously Presented) The method of claim 4, wherein said predetermined amount is approximately \$10,000.

320. (Previously Presented) The method of claim 25, wherein said predetermined amount is approximately \$10,000.

321. (Previously Presented) The method of claim 53, wherein said predetermined amount is approximately \$10,000.

322. (Previously Presented) The method of claim 84, wherein said predetermined amount is approximately \$10,000.

323. (Withdrawn) The system of claim 292, wherein the manner of making transfers and/or withdrawals from at least one of said insured money market deposit accounts satisfies requirements of federal statute and regulation for preserving the interest-bearing status of deposit accounts other than NOW accounts.

324. (Previously presented) The method of claim 51, wherein the manner of making transfers and/or withdrawals from at least one of said FDIC insured and interest-bearing deposit accounts satisfies requirements of federal statute and regulation for preserving the interest-bearing status of deposit accounts other than NOW accounts.

325. (Withdrawn) The system of claim 67, wherein the manner of making transfers and/or withdrawals from at least one of said FDIC insured and interest-bearing deposit



accounts satisfies requirements of federal statute and regulation for preserving the interest-bearing status of deposit accounts other than NOW accounts.

326. (Previously presented) The method of claim 83, wherein the manner of making transfers and/or withdrawals from at least one of said insured and interest-bearing deposit accounts satisfies requirements of federal statute and regulation for preserving the interest-bearing status of deposit accounts other than NOW accounts.

327. (Withdrawn) The system of claim 93, wherein the manner of making transfers and/or withdrawals from at least one of said insured and interest-bearing deposit accounts satisfies requirements of federal statute and regulation for preserving the interest-bearing status of deposit accounts other than NOW accounts.

328. (Previously Presented) The method of claim 143, wherein the manner of making transfers and/or withdrawals from at least one of said insured money market deposit accounts satisfies requirements of federal statute and regulation for preserving the interest-bearing status of deposit accounts other than NOW accounts.

329. (Withdrawn) The system of claim 151, wherein the manner of making transfers and/or withdrawals from at least one of said insured money market deposit accounts satisfies requirements of federal statute and regulation for preserving the interest-bearing status of deposit accounts other than NOW accounts.

330. (Previously Presented) The method of claim 159, wherein the manner of making transfers and/or withdrawals from at least one of said insured interest-bearing non-demand deposit accounts satisfies requirements of federal statute and regulation for preserving the interest-bearing status of deposit accounts other than NOW accounts.

331. (Withdrawn) The system of claim 173, wherein the manner of making transfers and/or withdrawals from at least one of said insured interest-bearing non-demand deposit accounts satisfies requirements of federal statute and regulation for preserving the interest-bearing status of deposit accounts other than NOW accounts.

332. (Previously presented) The method of claim 202, wherein the manner of making transfers and/or withdrawals from at least one of said insured interest-bearing non-demand deposit accounts satisfies requirements of federal statute and regulation for preserving the interest-bearing status of deposit accounts other than NOW accounts.

333. (Previously presented) The method of claim 215, wherein the manner of making transfers and/or withdrawals from at least one of said insured interest-bearing non-demand deposit accounts satisfies requirements of federal statute and regulation for preserving the interest-bearing status of deposit accounts other than NOW accounts.

334. (Withdrawn) The system of claim 227, wherein the manner of making transfers and/or withdrawals from at least one of said insured interest-bearing non-demand deposit accounts satisfies requirements of federal statute and regulation for preserving the interest-bearing status of deposit accounts other than NOW accounts.

335. (Withdrawn) The system of claim 240, wherein the manner of making transfers and/or withdrawals from at least one of said insured interest-bearing non-demand deposit accounts satisfies requirements of federal statute and regulation for preserving the interest-bearing status of deposit accounts other than NOW accounts.

336. (Previously presented) The method of claim 254, wherein the manner of making transfers and/or withdrawals from at least one of said insured money market deposit accounts satisfies requirements of federal statute and regulation for preserving the interest-bearing status of deposit accounts other than NOW accounts.

337. (Previously presented) The method of claim 267, wherein the manner of making transfers and/or withdrawals from at least one of said insured money market deposit accounts satisfies requirements of federal statute and regulation for preserving the interest-bearing status of deposit accounts other than NOW accounts.

338. (Withdrawn) The system of claim 279, wherein the manner of making transfers and/or withdrawals from at least one of said insured money market deposit accounts satisfies requirements of federal statute and regulation for preserving the interest-bearing status of deposit accounts other than NOW accounts.

339. (Previously presented) A method for managing a plurality of individual client accounts for multiple clients, comprising the steps of:

- maintaining funds for said individual client accounts in one or more FDIC-insured, interest-bearing deposit accounts at one or more banking institutions;

- aggregating transactions, using one or more computers, for said individual client accounts on a regular basis; and

- making needed deposits to, or needed withdrawals/transfers from, said one or more deposit accounts based on said aggregated transactions so that FDIC insurance coverage greater than the maximum FDIC insurance coverage allowed for each depositor in a FDIC-insured banking institution is effectively provided for each client, wherein the manner of making said withdrawals/transfers from at least one of said one or more deposit accounts preserves said deposit account's interest-bearing status regardless of the number of said withdrawals/transfers made during a month

wherein the making needed deposits to or needed withdrawals/transfers from step further comprises

- determining whether each client's funds held in a banking institution are more than a specified amount; and

- distributing any amounts over said specified amount into at least one other insured interest-bearing deposit account at at least one other banking institution.

340. (Previously Presented) The method of Claim 339, wherein one or more of said withdrawals/transfers from at least one of said one or more deposit accounts are requested in person.

341. (Previously Presented) The method of Claim 339, wherein one or more of said withdrawals/transfers from at least one of said one or more deposit accounts are requested by mail.

342. (Previously Presented) The method of Claim 339, wherein one or more of said withdrawals/transfers from at least one of said one or more deposit accounts are requested by messenger.

343. (Previously Presented) The method of Claim 339, wherein one or more of said withdrawals/transfers from at least one of said one or more deposit accounts are requested by telephone and distributed by mail.

344. (Previously Presented) The method of Claim 339, wherein one or more of said withdrawals/transfers from at least one of said one or more deposit accounts are requested by automated teller machine.

345. (Previously presented) A method for managing a plurality of individual client accounts for multiple clients, comprising the steps of:

maintaining funds for said individual client accounts in one or more FDIC-insured, interest-bearing deposit accounts at one or more banking institutions;

aggregating transactions, using one or more computers, for said individual client accounts on a regular basis; and

making needed deposits to, or needed withdrawals/transfers from, said one or more deposit accounts based on said aggregated transactions so that FDIC insurance coverage greater than the maximum FDIC insurance coverage allowed for each depositor in a FDIC-

insured banking institution is effectively provided for each client, and wherein more than six (6) withdrawals/transfers are made during a month from at least one of said one or more deposit accounts;

wherein the making needed deposits to or needed withdrawals/transfers from step further comprises

determining whether each client's funds held in a banking institution are more than a specified amount; and

distributing any amounts over said specified amount into at least one other insured money market deposit account at at least one other banking institution.

346. (Previously Presented) The method of Claim 345, wherein one or more of said withdrawals/transfers from at least one of said one or more deposit accounts are requested in person.

347. (Previously Presented) The method of Claim 345, wherein one or more of said withdrawals/transfers from at least one of said one or more deposit accounts are requested by mail.

348. (Previously Presented) The method of Claim 345, wherein one or more of said withdrawals/transfers from at least one of said one or more deposit accounts are requested by messenger.

349. (Previously Presented) The method of Claim 345, wherein one or more of said withdrawals/transfers from at least one of said one or more deposit accounts are requested by telephone and distributed by mail.

350. (Previously Presented) The method of Claim 345, wherein one or more of said withdrawals/transfers from at least one of said one or more deposit accounts are requested by automated teller machine.

351. (Previously presented) A method for managing a plurality of individual client accounts for multiple clients, comprising the steps of:

receiving transactional data for said individual client accounts from an interface to said individual client accounts;

aggregating said transactional data, using one or more computers, on a regular basis;

determining needed deposits to, or needed withdrawals/transfers from, one or more FDIC-insured, interest-bearing deposit accounts at one or more banking institutions based on said aggregated transactional data, wherein said one or more deposit accounts hold funds for said individual client accounts; and

commanding an interface to said one or more deposit accounts to make said needed deposits to, or said needed withdrawals/transfers from, said one or more deposit accounts so that FDIC insurance coverage greater than the maximum FDIC insurance coverage allowed for each depositor in a FDIC-insured banking institution is effectively provided for each client, wherein the manner of making said withdrawals/transfers from at least one of said one or more deposit accounts preserves said deposit account's interest-bearing status regardless of the number of said withdrawals/transfers made during a month;

wherein the commanding an interface step further comprises

determining whether each client's funds held in a banking institution are more than a specified amount; and

distributing any amounts over said specified amount into at least one other insured interest-bearing deposit account at at least one other banking institution.

352. (Previously Presented) The method of Claim 351, wherein one or more of said withdrawals/transfers from at least one of said one or more deposit accounts are requested in person.

353. (Previously Presented) The method of Claim 351, wherein one or more of said withdrawals/transfers from at least one of said one or more deposit accounts are requested by mail.

354. (Previously Presented) The method of Claim 351, wherein one or more of said withdrawals/transfers from at least one of said one or more deposit accounts are requested by messenger.

355. (Previously Presented) The method of Claim 351, wherein one or more of said withdrawals/transfers from at least one of said one or more deposit accounts are requested by telephone and distributed by mail.

356. (Previously Presented) The method of Claim 351, wherein one or more of said withdrawals/transfers from at least one of said one or more deposit accounts are requested by automated teller machine.

357. (Previously presented) A method for managing a plurality of individual client accounts for multiple clients, comprising the steps of:

receiving transactional data for said individual client accounts from an interface to said individual client accounts;

aggregating said transactional data, using one or more computers, on a regular basis;

determining needed deposits to, or needed withdrawals/transfers from, one or more FDIC-insured, interest-bearing deposit accounts at one or more banking institutions based on said aggregated transactional data, wherein said one or more deposit accounts hold funds for said individual client accounts; and

commanding an interface to said one or more deposit accounts to make said needed deposits to, or said needed withdrawals/transfers from, said one or more deposit accounts so that FDIC insurance coverage greater than the maximum FDIC insurance coverage allowed for each depositor in a FDIC-insured banking institution is effectively provided for each client, and wherein more than six (6) withdrawals/transfers from at least one of said one or more deposit accounts are made during a month;

wherein the commanding an interface step further comprises

determining whether each client's funds held in a banking institution are more than a specified amount; and

distributing any amounts over said specified amount into at least one other insured interest-bearing deposit account at at least one other banking institution.

358. (Previously Presented) The method of Claim 357, wherein one or more of said withdrawals/transfers from at least one of said one or more deposit accounts are requested in person.

359. (Previously Presented) The method of Claim 357, wherein one or more of said withdrawals/transfers from at least one of said one or more deposit accounts are requested by mail.

360. (Previously Presented) The method of Claim 357, wherein one or more of said withdrawals/transfers from at least one of said one or more deposit accounts are requested by messenger.

361. (Previously Presented) The method of Claim 357, wherein one or more of said withdrawals/transfers from at least one of said one or more deposit accounts are requested by telephone and distributed by mail.

362. (Previously Presented) The method of Claim 357, wherein one or more of said withdrawals/transfers from at least one of said one or more deposit accounts are requested by automated teller machine.

363. (Previously presented) The method of claim 99, further comprising wherein the client demand account funds for at least one client are held in insured money market deposit accounts among a fixed plurality of banking institutions so that FDIC insurance coverage greater than the maximum FDIC insurance coverage is obtained for that client.



364. (Previously presented) The method of claim 115, further comprising wherein the client transaction account funds for at least one client are held in insured interest-bearing non-demand deposit accounts among a fixed plurality of banking institutions so that FDIC insurance coverage greater than the maximum FDIC insurance coverage is obtained for that client.

365. (Previously presented) The method of claim 143, further comprising wherein the client demand account funds for at least one client are held in insured money market deposit accounts among a fixed plurality of banking institutions so that FDIC insurance coverage greater than the maximum FDIC insurance coverage is obtained for that client.

366. (Previously presented) The method of claim 159 , further comprising wherein the client transaction account funds for at least one client are held in insured interest-bearing non-demand deposit accounts among a fixed plurality of banking institutions so that FDIC insurance coverage greater than the maximum FDIC insurance coverage is obtained for that client.

367. (Previously presented) The method of claim 339, further comprising wherein the client account funds for at least one client are held in insured interest-bearing deposit accounts among a fixed plurality of banking institutions so that FDIC insurance coverage greater than the maximum FDIC insurance coverage is obtained for that client.

368. (Previously presented) The method of claim 345, further comprising wherein the client account funds for at least one client are held in insured interest-bearing deposit accounts among a fixed plurality of banking institutions so that FDIC insurance coverage greater than the maximum FDIC insurance coverage is obtained for that client.

369. (Previously presented) The method of claim 351, further comprising

wherein the client account funds for at least one client are held in insured interest-bearing deposit accounts among a fixed plurality of banking institutions so that FDIC insurance coverage greater than the maximum FDIC insurance coverage is obtained for that client.

370. (Previously presented) The method of claim 357 , further comprising wherein the client account funds for at least one client are held in insured interest-bearing deposit accounts among a fixed plurality of banking institutions so that FDIC insurance coverage greater than the maximum FDIC insurance coverage is obtained for that client.

371. (Previously presented) The method of claim 99, further comprising a step of determining a client's preferences for the amount of funds to be held in each of said insured money market deposit accounts, and wherein funds are deposited and/or transferred to or withdrawn and/or transferred from said insured money market deposit accounts in dependence on the pre-determined client preferences.

372. (Previously presented) The method of claim 115, further comprising a step of determining a client's preferences for the amount of funds to be held in each of said insured interest-bearing non-demand deposit accounts, and wherein funds are deposited and/or transferred to or withdrawn and/or transferred from said insured interest-bearing non-demand deposit accounts in dependence on the pre-determined client preferences.

373. (Previously presented) The method of claim 143, further comprising a step of determining a client's preferences for the amount of funds to be held in each of said insured money market deposit accounts, and wherein funds are deposited and/or transferred to or withdrawn and/or transferred from said insured money market deposit accounts in dependence on the pre-determined client preferences.

374. (Previously presented) The method of claim 159, further comprising a step of determining a client's preferences for the amount of funds to be held in each of said insured interest-bearing non-demand deposit accounts, and wherein funds are deposited and/or transferred to or withdrawn and/or transferred from said insured interest-bearing non-demand deposit accounts in dependence on the pre-determined client preferences.

375. (Previously presented) The method of claim 339, further comprising a step of determining a client's preferences for the amount of funds to be held in each of said insured interest-bearing deposit accounts, and wherein funds are deposited and/or transferred to or withdrawn and/or transferred from said insured interest-bearing deposit accounts in dependence on the pre-determined client preferences.

376. (Previously presented) The method of claim 345, further comprising a step of determining a client's preferences for the amount of funds to be held in each of said insured interest-bearing deposit accounts, and wherein funds are deposited and/or transferred to or withdrawn and/or transferred from said insured interest-bearing deposit accounts in dependence on the pre-determined client preferences.

377. (Previously presented) The method of claim 351, further comprising a step of determining a client's preferences for the amount of funds to be held in each of said insured interest-bearing deposit accounts, and wherein funds are deposited and/or transferred to or withdrawn and/or transferred from said insured interest-bearing deposit accounts in dependence on the pre-determined client preferences.

378. (Previously presented) The method of claim 357, further comprising a step of determining a client's preferences for the amount of funds to be held in each of said insured interest-bearing deposit accounts, and wherein funds are deposited and/or transferred to or withdrawn and/or transferred from said insured interest-bearing deposit accounts in dependence on the pre-determined client preferences.